

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

BRUCE D. NICHOLLS  
CRYSTAL J. NICHOLLS  
Debtor(s)

Case No. 13-24354GLT

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/14/2013.
- 2) The plan was confirmed on 11/20/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/08/2014, 08/18/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/18/2017.
- 5) The case was completed on 12/03/2018.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$91,511.38.
- 10) Amount of unsecured claims discharged without payment: \$17,673.35.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$74,090.55
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$74,090.55**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$6,026.04
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,003.72
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$9,029.76**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACM RIVERWALK IV B LLC	Unsecured	NA	0.00	0.00	0.00	0.00
ALTAIR OH XIII LLC	Unsecured	4,343.00	0.00	0.00	0.00	0.00
ASSET ACCEPTANCE LLC ASSIGNEE	Secured	8,613.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC ASSIGNEE	Unsecured	0.00	13,439.64	13,439.64	7,104.19	0.00
CASTLE SHANNON BOROUGH (SWG)	Secured	NA	44.35	44.35	44.35	6.75
CASTLE SHANNON BOROUGH (SWG)	Secured	NA	2.90	2.90	2.90	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	11,344.11	15,388.54	15,388.54	8,134.38	0.00
DENOVUS CORP LTD	Unsecured	NA	284.36	0.00	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	231.21	231.21	122.22	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	2,506.81	0.00	0.00	0.00
KOHL'S	Unsecured	472.00	NA	NA	0.00	0.00
LANE BRYANT	Unsecured	49.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,609.00	1,237.76	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,404.75	NA	NA	0.00	0.00
NATIONAL ASSET RISK++	Unsecured	63.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	220.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	148.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	178.00	NA	NA	0.00	0.00
PHFA(*)	Secured	65,288.42	NA	NA	48,851.00	0.00
PHFA(*)	Secured	0.00	NA	795.00	795.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	261.00	261.57	0.00	0.00	0.00
RJM ACQUISITIONS LLC*++	Unsecured	37.00	37.68	0.00	0.00	0.00
TARGET NATIONAL BANK	Unsecured	1,372.00	NA	NA	0.00	0.00
US BANK**	Unsecured	68.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$48,851.00	\$0.00
Mortgage Arrearage	\$795.00	\$795.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$47.25	\$47.25	\$6.75
<b>TOTAL SECURED:</b>	<b>\$842.25</b>	<b>\$49,693.25</b>	<b>\$6.75</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$29,059.39</b>	<b>\$15,360.79</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$9,029.76</u>	
Disbursements to Creditors	<u>\$65,060.79</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$74,090.55</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/29/2019

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.